

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 09/370,619 Confirmation No.: 8285
Applicant: Michael D. Erlanger
Title: EFFICIENT MARKET FOR FINANCIAL PRODUCTS
Filed: August 7, 1999
Art Unit: 3624
Examiner: Ella Colbert

Atty. Docket: 114459-05
Customer No. 38492

INFORMATION DISCLOSURE STATEMENT

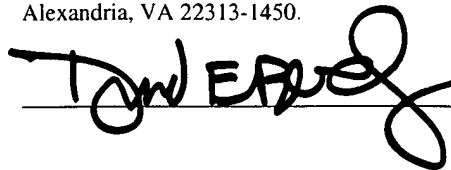
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

1. In accordance with 37 C.F.R. §§1.56, 1.97 and 1.98, Applicant wishes to make of record the items listed on the accompanying Form PTO-1449. Applicant respectfully requests the Examiner to fully consider the items and independently ascertain their teaching before issuance of the next action, and to make them of record in the file. The Examiner is also requested to initial and return a copy of the enclosed Form PTO-1449 to evidence such consideration.

2. Applicant has listed publication dates on the attached Form PTO-1449 based on information presently available to the undersigned. However, the listed publication dates should not be construed as an admission that the information was actually published on the date indicated. Applicant reserves the right to establish the patentability of the claims over any information provided herewith, and/or to prove that this information may not be prior art, and/or to prove that this information may not be enabling for the teachings purportedly offered.

3. This Information Disclosure Statement is being filed to the knowledge of the undersigned, before the mailing date of a first Office Action on the merits after filing of a request for continued examination filed in September 2002. (Note that all Office Actions subsequent thereto were vacated – see interview Summary filed April 2004). No fee is due, pursuant to 37 C.F.R. §1.97(b)(4).

I certify that this correspondence, along with any documents referred to therein, is being deposited with the United States Postal Service on May 23, 2005 as First Class Mail in an envelope with sufficient postage addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.



4. In the event that a fee is due pursuant to 37 C.F.R. §1.97(c)(2), charge the fee due under C.F.R. §1.17(p) to Deposit Account 23-2405, Order No. 114459-05.

5. The Commissioner is hereby authorized to charge any additional fees that may be required for this Information Disclosure Statement, or credit any overpayment, to Deposit Account No. 23-2405, Order No. 114459-05.

Respectfully submitted,

WILLKIE FARR & GALLAGHER LLP

Dated: May 23, 2005

By: 

David E. Boundy
Registration No. 36,461

WILLKIE FARR & GALLAGHER LLP
787 Seventh Ave.
New York, New York 10019
(212) 728-8757
(212) 728-9757 Fax

